

RATE-LOCK GUIDELINES

for Registered Index-Linked Annuities from Pacific Life

Rate-lock guidelines for registered index-linked annuities apply to initial interest rates, caps, and participation rates as well as other product features, such as minimum and maximum guaranteed rates.

If any of the guidelines below are not met, the contract will receive the rate in effect on the date the contract is issued.

Important

- To receive a rate in effect on the date the application is signed, the items below must be dated on or before that date:
 - For paper applications, the State Replacement form or notice (if required) signed by the owner(s).
 - Any applicable annuity and/or product training in good order, and the financial professional must be appointed in the issue state.

Registered Index-Linked Annuities

Electronic Transmissions

If the transmission with cash or transfer/exchange request (handled by either Pacific Life or the financial professional) is received and in good order at Pacific Life within the 14th calendar day after the date provided in the transmission, the contract will receive the higher of the rates, caps, and participation rates in effect on the:

- Date provided in the transmission.
- Contract issue date.

Note: If no date is provided in the transmission, Pacific Life will use the date the transmission is received. Please consult your broker/dealer with questions about the order-entry process.

Paper Applications

If the application with cash or transfer/exchange request (handled by either Pacific Life or the financial professional) is received and in good order at Pacific Life by the 14th calendar day of the application-signed date, the contract will receive the higher of the rates, caps, participation rates, and lower spreads in effect on the:

- Application-signed date.
- Contract issue date.

If the application/transmission is not received within the 14th calendar day after the application-signed date (for paper applications) or date provided in the transmission (for electronic transmission), then the contract will receive the higher of the rates, caps, participation rates, between:

- The lower of the rates, caps, participation rates, between the application-signed date or the date provided in the transmission (whichever is applicable), or the application/transmission receipt date; or
- The date the contract is issued.

Funds must be received within 60 days of the application/transmission-received date for rate-lock to apply.

Pacific Life, its affiliates, its distributors, and respective representatives do not provide tax, accounting, or legal advice. Any taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor or attorney.

Pacific Life is a product provider. It is not a fiduciary and therefore does not give advice or make recommendations regarding insurance or investment products.

Insurance product and rider guarantees, including optional benefits and any fixed crediting rates or annuity payout rates, are backed by the financial strength and claims-paying ability of the issuing insurance company. They are not backed by the independent third party from which this annuity is purchased, including the broker/dealer, by the insurance agency from which this annuity is purchased, or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Pacific Life Insurance Company is licensed to issue insurance products in all states except New York.

Securities are distributed by **Pacific Select Distributors, LLC** (member FINRA & SIPC), a subsidiary of Pacific Life Insurance Company. Product/material availability and features may vary by state.

The home office for Pacific Life Insurance Company is located in Omaha, Nebraska.

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